

Frugal Family Tips from a Tightwad

It doesn't matter what your family's financial situation is, no one wants to be wasteful with money. So set your financial goals and talk through ways to achieve them as a family. Here are some things that have worked well for others.

Reduce, reuse, repurpose, upcycle.

Take on a "make due or do without" attitude about each new purchase.

Know your resources. If you must have a new item, and you can't borrow it, check the Soldier's Closet (free), and the Thrift Shop (consignment).

Adopt a "This for That" mentality. Place an item on consignment in the Thrift Shop. You'll earn 75% of your asking price and then you can use the money to purchase the new item you simply must have.

Be resourceful. Switch to natural, make-at-home cleaning products. The internet is full of frugal recipes. You'll save money and limit your family's exposure to caustic chemicals.

Meal plan, eat in, shop smart. Again, there are a ton of internet resources on these issues. Spend a little time in the library and on Google to get your food budget working for you.

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Leave no stone unturned. Child Care discounts through CYSS PAC points, educational scholarships for military dependent spouses and children, the Commissary rewards program, military discounts at local retailers, on-line coupon codes, cash-back rewards programs. Spend some time figuring out what you're eligible for, and what will work best for your family.

Save and invest. Don't just let your hard earned savings just sit there. Put it into an account that's earning interest for your future financial goals.

Treat yourself and your family well along the way. Couple "Parent's Night Out" childcare with a free entertainment venue. Stop by ACS and pick up one of our "Family Fun at Fort Sill" brochures for free and low-cost activities everyone will love. Frugality is a lifestyle, not a diet. You've got to enjoy yourself along the way!

I wish you the best of luck meeting your family's financial goals! Be sure to give our friends in the Financial Readiness Program at ACS a call if you get stuck anywhere along the way. They are most financially savvy people I know.

Lisa Jansen-Rees

Family Advocacy Program Manager

Financial Fitness February






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FEBRUARY 2015



Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 LETRA Superbowl Party, 5:00 @ LETRA Lodge	2 Playgroup, 9:30-10:30 @ GRTC Financial Management For 1st Term Service Mbrs, 12:30-4:30 @ Bldg. 4700 Rm. 209	3 Newcomers Orientation, 1:00-3:00 @ GRTC Explorers Club, 1:30-2:30 @ GRTC Sponsorship Training, 3:00- 3:30 @GRTC	4 FRG Training-Key Caller, 9:00- 10:30 @GRTC Resume Writing 101, 9:00-11:00 @ GRTC Playgroup, 9:30-10:30 @ GRTC Storytime, 11:00@ Nye Library Infant Massage 11:00-12:00 @ GRTC Breastfeeding Support, 2:00- 3:00 @ RACH	5 Caravan Club, 9:30- 11:30@ GRTC & Lawton Post Office Storytime, 2:00 @ Nye Library	6 Gartenzwerge Kinderschule, 9:00-11:00 @ GRTC Financial Management Training For Relo Soldiers, 10:00-11:00 @ Bldg. 4700 Rm. 153N Puppet Show, 11:30 @ Nye Library SAC Open Rec. Night, 5:30-9:30 @ SAC Float-In Movie, 6:00 @ Rinehart Friday Night Special Opening, 6:00-10:00@ Grierson CDC	7 
8 	9 Playgroup, 9:30-10:30 @ GRTC Financial Management For 1st Term Service Mbrs, 12:30-4:30 @ Bldg. 4700 Rm. 209	10 Newcomers Orientation, 1:00-3:00 @ GRTC Understanding usajobs.gov, 1:00 -3:00 @ GRTC Explorers Club, 1:30-2:30 @ GRTC Sponsorship Training, 3:00-3:30 @GRTC	11 Resume Writing 101, 9:00- 11:00 @ GRTC FRG Care Team Training, 9:00- 11:00@ GRTC Playgroup, 9:30-10:30 @ GRTC Storytime, 11:00@ Nye Library Infant Massage 11:00-12:00 @ GRTC FRG Care Team Training, 6:00- 7:30@ AFTB Training Center	12 MCEC Early Exploration: Baby Sign Language, 9:30- 10:30 @GRTC Non-Federal Resume Writing, 1:00-3:00@ GRTC Storytime, 2:00 @ Nye Library	13 Gartenzwerge Kinderschule, 9:00-11:00 @ GRTC Marriage 101, 9:00-11:30 @ GRTC Family Life Library	14 Valentine's Day Valentines Day Movie Night, 7:00 @ LETRA Lodge
15 LETRA Sweetheart Weekend Feb. 13-15 , book a cabin 1 night get 1 night free more info adv- travel.com/cabin-rentals	16 Presidents Day Playgroup, 9:30-10:30 @ GRTC Financial Management For 1st Term Service Mbrs, 12:30-4:30 @ Bldg. 4700 Rm. 209	17 Financial Management Training-Basic Financial Planning & Budget Development, 12:00- 4:00@ GRTC Newcomers Orientation, 1:00- 3:00 @ GRTC Understanding usajobs.gov, 1:00 -3:00@ GRTC Explorers Club, 1:30-2:30 @ GRTC Sponsorship Training, 3:00-3:30	18 Financial Management Training- Understanding your credit report, 8:00-12:00@ GRTC Resume Writing 101, 9:00-11:00 @ GRTC Playgroup, 9:30-10:30 @ GRTC Storytime, 11:00@ Nye Library Infant Massage 11:00-12:00 @ GRTC	19 Storytime, 2:00 @ Nye Library	20 Gartenzwerge Kinderschule, 9:00-11:00 @ GRTC SAC Open Rec. Night, 5:30-9:30 @ SAC	21 Trailblazers- Family Fun, 10:30-12:00 @ Southern Plains Community Center
22	23 Playgroup, 9:30-10:30 @ GRTC Financial Management For 1st Term Service Mbrs, 12:30-4:30 @ Bldg. 4700 Rm. 209	24 Newcomers Orientation, 1:00-3:00 @ GRTC Understanding usajobs.gov, 1:00 -3:00 @ GRTC Explorers Club, 1:30-2:30 @ GRTC Sponsorship Training, 3:00-3:30 @GRTC	25 Resume Writing 101, 9:00- 11:00 @ GRTC Playgroup, 9:30-10:30 @ GRTC Storytime, 11:00@ Nye Library Infant Massage 11:00-12:00 @ GRTC	26 Non-Federal Resume Writing, 1:00-3:00@ GRTC Storytime, 2:00 @ Nye Library	27 Gartenzwerge Kinderschule, 9:00-11:00 @ GRTC	28  KEEP CALM AND SAVE MONEY

AFTB Level G @ AFTB Training Center

Military Saves Campaign